



D. KENT MICHIE
Insurance Commissioner
Utah Insurance Department

JON M. HUNTSMAN, JR.
Governor

MAKING THE CLAIMS PROCESS EASIER: What Consumers Should Know When Faced with A Loss

A particularly devastating spring disaster season has left a string of damage from coast to coast. Many families are left to clean up the mess, while trying to rebuild their shattered lives. At these times, it is critical to be prepared with the information your insurance adjuster will need to quickly process your claim. The National Association of Insurance Commissioners (NAIC) offers these tips:

Auto and Homeowners Claims

Take photographs/video of the damage. Make the repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls). Don't have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Save all receipts, including those from the temporary repairs covered by your insurance policy. Be prepared to provide the claims adjuster with records of any improvements you made prior to the damage.

Other Tips for Filing Auto or Homeowners Claims:

- Don't make permanent repairs. An insurance company might deny a claim if you make permanent repairs before the damage is inspected.
- If possible, determine what it will cost to repair your property before you meet with the claims adjuster.

Know Your Policy

Understand what your policy says. The policy is a contract between you and your insurance

Ask Questions

If there is a disagreement about the claim settlement, ask the company for the specific language in the policy that is in the question. Find out if the disagreement is because you and the insurance company interpret your policy differently. If this disagreement results in a claim denial, make sure you obtain a written letter explaining the reason for the denial and the specific policy language under which the claim is being denied.

Don't Rush Into a Settlement

Ask the adjuster for an itemized explanation of the claim settlement offer. If the first offer made by an insurance company does not meet your expectations, be prepared to negotiate to get a fair settlement. If you have any questions regarding the fairness of your settlement, seek professional advice

Making Repairs

Be wary of contractors who demand up-front payment before work is initiated or payment in full before work is completed. If the contractor needs payment to buy supplies, go with the contractor and pay the supplier directly. Get more than one bid. Ask for at least three

company. Know what's covered, what's excluded and what the deductibles are.

File Claims as Soon as Possible

Don't let the bills or receipts pile up. Call your agent or your company's claims hotline as soon as possible. Your policy might require that you make the notification within a certain time frame.

Provide Complete, Correct Information

Be certain to give your insurance company all the information they need. Incorrect or incomplete information will only cause a delay in processing your claim.

Keep Copies of all Correspondence

Whenever you communicate with your insurance company, be sure to keep copies and records of all correspondence. Write down information about your telephone and in-person contacts, including the date, name and title of the person you spoke with and what was said. Also, keep a record of your time and expenses.

references. Check with the Better Business Bureau about the contractor. Ask for proof of necessary licenses, building permits, insurance, and bonding. Record the license plate number and driver's license number of the contractor.

Contact Your State Insurance Department

If you have a dispute with your insurer about the amount or terms of the claim settlement, contact your state insurance department for assistance.

Go to www.naic.org/state_web_map.htm for a link to your state department Web site.

Before the Storm

It's never too late to get prepared. A home inventory can help make the claims process easier following a storm. For an inventory checklist and other disaster preparedness tips, visit www.naic.org/index_disaster_section.htm. For more information about auto, home and health insurance options, and tips for choosing the coverage that is right for you and your family, visit www.insureUonline.org.

June 2008